

SENATOR HIGGINS: That is right. You know, it may take them two or three days before they do it they tell me but they said according to the consumer retail people I have talked to that they keep their records for five years and some of them even seven years and they said that some of them keep them on computer.

SENATOR HOAGLAND: Okay, now let me ask you two more quick questions to clarify. You say in here the consumer has to comply with Section 1681(h), how difficult is that? What does a consumer have to do to comply with that Section of the federal law in order to be eligible here?

SENATOR HIGGINS: According to the U. S. code, the disclosure required of this title shall be made to the consumer in person if he appears in person and furnishes proper identification or by telephone if he has made a written request with proper identification for telephone disclosure and the toll charge, if any, for the telephone call is prepared by or charged directly to the consumer.

SENATOR HOAGLAND: So it is not real difficult?

SENATOR HIGGINS: No, he just has to identify himself.

SENATOR HOAGLAND: Okay, now there is one question, there is one sentence here I don't understand and I wonder if you could explain to us what it means and that is "if such report uses a code to convey information about the consumer, the consumer will be provided with the key to such code." Why does that need to be in the bill if...

SENATOR HIGGINS: Because a number of years ago when I saw one of these consumer reports that I wasn't supposed to see but the insurance company didn't want to lose my business as an agent, it was coded and I asked, I said, what does this mean and they said that means he is a Caucasian. So I would assume it is also coded to show that he is black or he is hispanic or whatever. So for that reason I put in the bill that if there is a code they have to provide a key to the code so that you and I will know if they are saying something in code what they are saying about us.

SENATOR HOAGLAND: Thank you, Senator Higgins.

SENATOR HIGGINS: Thank you, Senator.

SENATOR HOAGLAND: That is all I have, Mr. Speaker.